

# 1. FAMILY TAKAFUL: DISTRIBUTION OF BUSINESS IN FORCE BY PLAN

KEY INDICATORS	2007				2008				2009				2010				2011			
	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share
<b>NO OF CERTIFICATE</b>																				
<b>Ordinary Family</b>																				
- Individual	1,786,770	NA	8.9	85.0	1,867,826	NA	4.5	85.6	2,128,567	NA	14.0	82.5	2,593,618	NA	21.8	82.2	2,940,013	NA	13.4	80.6
- Group	170,644	NA	1,340.3	8.1	66,752	NA	-60.9	3.1	132,017	NA	97.8	5.1	154,955	NA	24.9	5.2	208,713	NA	26.5	5.7
<b>Total</b>	<b>1,957,414</b>	<b>NA</b>	<b>18.5</b>	<b>93.1</b>	<b>1,934,578</b>	<b>NA</b>	<b>-1.2</b>	<b>88.7</b>	<b>2,260,584</b>	<b>NA</b>	<b>16.9</b>	<b>87.7</b>	<b>2,758,573</b>	<b>NA</b>	<b>22.0</b>	<b>87.5</b>	<b>3,148,726</b>	<b>NA</b>	<b>14.1</b>	<b>86.3</b>
<b>Annuity Investment Linked</b>	38,507	NA	-4.5	1.8	35,463	NA	-7.9	1.6	33,799	NA	-4.7	1.3	32,482	NA	-3.9	1.0	31,248	NA	-3.8	0.9
	105,906	NA	324.9	5.0	211,435	NA	99.6	9.7	284,799	NA	34.4	11.0	362,819	NA	27.7	11.5	469,354	NA	29.4	12.9
<b>Total</b>	<b>2,101,827</b>		<b>22.4</b>	<b>100.0</b>	<b>2,181,476</b>		<b>3.8</b>	<b>100.0</b>	<b>2,578,603</b>		<b>18.2</b>	<b>100.0</b>	<b>3,153,874</b>		<b>22.3</b>	<b>100.0</b>	<b>3,649,328</b>		<b>15.7</b>	<b>100.0</b>
<b>SUM PARTICIPATE</b>																				
<b>Ordinary Family</b>																				
- Individual	NA	86,218.1	16.5	58.1	NA	97,459.6	13.0	47.9	NA	114,893.5	17.9	35.3	NA	149,198.0	39.9	43.3	NA	169,225.0	13.4	42.1
- Group	NA	56,696.0	37.5	38.2	NA	96,387.6	70.0	47.4	NA	197,235.9	104.6	60.7	NA	177,867.0	-9.8	51.6	NA	208,980.0	17.5	52.0
<b>Total</b>	<b>NA</b>	<b>142,914.1</b>	<b>24.0</b>	<b>96.3</b>	<b>NA</b>	<b>193,847.2</b>	<b>35.6</b>	<b>95.3</b>	<b>NA</b>	<b>312,129.4</b>	<b>61.0</b>	<b>96.0</b>	<b>NA</b>	<b>327,064.0</b>	<b>4.8</b>	<b>94.9</b>	<b>NA</b>	<b>378,205.0</b>	<b>15.6</b>	<b>94.1</b>
<b>Annuity Investment Linked</b>	NA	1,514.3	-21.0	1.0	NA	1,419.5	-6.3	0.7	NA	1,355.8	-4.5	0.4	NA	1,300.0	-4.1	0.4	NA	1,250.0	-3.8	0.3
	NA	4,029.5	363.6	2.7	NA	8,207.7	103.7	4.0	NA	11,572.1	41.0	3.6	NA	16,272.0	40.6	4.7	NA	22,375.0	37.5	5.6
<b>Total</b>		<b>148,457.8</b>	<b>25.8</b>	<b>100.0</b>		<b>203,474.5</b>	<b>37.1</b>	<b>100.0</b>		<b>325,957.3</b>	<b>59.8</b>	<b>100.0</b>		<b>344,636.0</b>	<b>6.0</b>	<b>100.0</b>		<b>401,830.0</b>	<b>16.6</b>	<b>100.0</b>
<b>CONTRIBUTION</b>																				
<b>Ordinary Family</b>																				
- Individual	NA	780.3	17.0	78.8	NA	880.4	12.8	69.4	NA	985.3	11.9	64.8	NA	1,097.0	11.3	60.5	NA	1,194.0	8.8	55.8
- Group	NA	36.3	6.1	3.7	NA	41.7	14.9	3.3	NA	57.5	37.9	3.8	NA	76.0	32.2	4.2	NA	123.0	61.8	5.8
<b>Total</b>		<b>816.6</b>	<b>16.4</b>	<b>82.5</b>		<b>922.0</b>	<b>12.9</b>	<b>72.7</b>		<b>1,042.9</b>	<b>13.1</b>	<b>68.6</b>		<b>1,174.0</b>	<b>12.6</b>	<b>64.8</b>		<b>1,317.0</b>	<b>12.2</b>	<b>61.6</b>
<b>Annuity Investment Linked</b>		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0	-	-
	NA	173.5	430.6	17.5	NA	346.8	99.9	27.3	NA	476.5	37.4	31.4	NA	638.0	33.9	35.2	NA	822.0	28.8	38.4
<b>Total</b>		<b>990.1</b>	<b>34.9</b>	<b>100.0</b>		<b>1,268.8</b>	<b>28.1</b>	<b>100.0</b>		<b>1,519.4</b>	<b>19.8</b>	<b>100.0</b>		<b>1,812.0</b>	<b>19.3</b>	<b>100.0</b>		<b>2,139.0</b>	<b>18.0</b>	<b>100.0</b>

## 2. FAMILY TAKAFUL: DISTRIBUTION OF TERMINATION

KEY INDICATORS	2007				2008				2009				2010				2011			
	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share	Unit	RM million	% change	% share
<b>NO OF CERTIFICATE</b>																				
Death	1,199.	NA	15.6	0.9	1,541	NA	28.5	0.4	2,783.	NA	80.6	0.9	3,042	NA	9.3	0.8	3,855	NA	26.7	0.9
Maturity	5,993	NA	44.1	4.3	9,835	NA	64.1	2.8	10,397.	NA	5.7	3.4	28,075.	NA	170.0	7.3	32,817	NA	16.9	7.3
Surrender	41,514.	NA	1.3	30.0	53,802.	NA	29.6	15.3	76,600.	NA	42.4	25.4	139,021	NA	81.5	36.2	250,483	NA	80.2	55.9
Other causes (including expiry)	89,862.	NA	12.7	64.9	286,324	NA	218.6	81.5	212,043	NA	-25.9	70.3	214,04	NA	0.9	55.7	161,001	NA	-24.8	35.9
<b>Total</b>	<b>138,568</b>		<b>10.1</b>	<b>100.0</b>	<b>351,502</b>		<b>153.7</b>	<b>100.0</b>	<b>301,823</b>		<b>-14.1</b>	<b>100</b>	<b>384,178</b>		<b>27.3</b>	<b>100.0</b>	<b>448,156</b>		<b>16.7</b>	<b>100.0</b>
<b>SUM PARTICIPATE</b>																				
Death	NA	79.1	15.5	0.4	NA	118.7	50.1	0.5	NA	209.9	76.8	0.3	NA	239.5	14.1	0.1	NA	273.7	14.3	0.1
Maturity	NA	20.2	68.3	0.1	NA	37.1	83.7	0.2	NA	724.0	1,851.5	1.1	NA	745.1	2.9	0.4	NA	1,946.2	161.2	1.1
Surrender	NA	1,568.0	4.3	7.3	NA	2,200.7	40.4	9.0	NA	4,605.2	109.3	7.3	NA	11,470.2	149.1	6.8	NA	17,692	54.2	9.6
Other causes	NA	19,692.8	-7.7	92.2	NA	22,166.1	12.6	90.5	NA	57,975.5	161.6	91.3	NA	156,134.7	169.3	92.6	NA	164,459.7	5.3	89.2
<b>Total</b>		<b>21,360.1</b>	<b>-6.8</b>	<b>100.0</b>		<b>24,522.6</b>	<b>14.8</b>	<b>100.0</b>		<b>63,514.6</b>	<b>159.0</b>	<b>100.0</b>		<b>168,589.5</b>	<b>165.4</b>	<b>100.0</b>		<b>184,409.5</b>	<b>9.4</b>	<b>100.0</b>
<b>CONTRIBUTION</b>																				
Death	NA	0.4	33.3	0.5	NA	0.5	25.0	0.2	NA	4.4	780.0	1.5	NA	1.3	-70.5	0.4	NA	1.6	23.1	0.5
Maturity	NA	2.9	45.0	3.4	NA	3.9	34.5	1.7	NA	3.0	-23.1	1.0	NA	7.1	136.7	2.3	NA	8.9	25.4	2.8
Surrender	NA	28.3	10.5	33.1	NA	37.3	31.8	16.7	NA	47.6	27.6	16.5	NA	53.5	12.4	17.3	NA	82.3	53.8	26.0
Other causes (including expiry)	NA	53.9	6.5	63.1	NA	182.2	238.0	81.3	NA	233.2	28.0	80.9	NA	247.5	6.1	80.0	NA	224.3	-9.4	70.7
<b>Total</b>		<b>85.4</b>	<b>8.8</b>	<b>100.0</b>		<b>224.0</b>	<b>162.3</b>	<b>100.0</b>		<b>288.2</b>	<b>28.7</b>	<b>100.0</b>		<b>309.4</b>	<b>7.4</b>	<b>100.0</b>		<b>317.1</b>	<b>2.5</b>	<b>100.0</b>

### 3. FAMILY TAKAFUL: DISTRIBUTION OF NEW BUSINESS CONTRIBUTION BY PLAN

	2007			2008			2009			2010			2011		
KEY INDICATORS	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share
<b>ORDINARY FAMILY</b>															
<b>Endowmen</b>															
-Education	36.6	-1.9	2.5	33.2	-9.3	1.7	32.7	-1.5	1.5	24.9	-23.9	1.0	19.3	-22.5	0.7
-Others	108.0	7.6	7.3	182.7	69.2	9.2	233.6	27.9	10.7	316.3	35.4	12.2	232.1	-26.6	8.6
<b>Total</b>	<b>144.6</b>	<b>5.0</b>	<b>9.7</b>	<b>215.9</b>	<b>49.3</b>	<b>10.9</b>	<b>266.3</b>	<b>23.3</b>	<b>12.2</b>	<b>341.2</b>	<b>28.1</b>	<b>13.2</b>	<b>251.4</b>	<b>-26.3</b>	<b>9.3</b>
<b>Temporary</b>															
-Mortgage	527.7	-19.3	35.5	578.9	9.7	29.2	1,029.3	77.8	47.3	1,333.3	29.5	51.5	1,280.7	-3.9	47.5
-Others	91.5	-23.0	6.2	266.2	190.9	13.4	268.5	0.9	12.3	207.3	-22.8	8.0	294.9	42.3	10.9
<b>Total</b>	<b>619.3</b>	<b>-19.9</b>	<b>41.7</b>	<b>845.1</b>	<b>36.5</b>	<b>42.7</b>	<b>1,297.8</b>	<b>53.6</b>	<b>59.6</b>	<b>1,540.7</b>	<b>18.7</b>	<b>59.6</b>	<b>1,575.6</b>	<b>2.3</b>	<b>58.5</b>
<b>Medical &amp; Health</b>	74.2	-35.7	5.0	104.5	40.8	5.3	187.6	79.5	8.6	236.5	26.1	9.1	298.6	26.3	11.1
<b>Others</b>	33.2	14.1	2.2	49.5	49.1	2.5	63.1	27.5	2.9	65.9	4.4	2.5	64.0	-2.9	2.4
<b>Total</b>	<b>871.2</b>	<b>-17.4</b>	<b>58.6</b>	<b>1,215.0</b>	<b>39.5</b>	<b>61.4</b>	<b>1,814.8</b>	<b>49.4</b>	<b>83.3</b>	<b>2,184.2</b>	<b>20.4</b>	<b>84.4</b>	<b>2,190.0</b>	<b>0.3</b>	<b>81.3</b>
<b>ANNUITY INVESTMENT LINK</b>	0.7	-36.4	0.0	0.1	-85.7	0.0	-	-	-	-	-	-	-	-	-
	614.7	192.2	41.3	764.8	24.4	38.6	362.8	-52.6	16.7	402.7	11.0	15.6	505.2	25.5	18.7
<b>Total</b>	<b>1,486.6</b>	<b>17.4</b>	<b>100.0</b>	<b>1,979.9</b>	<b>33.2</b>	<b>100.0</b>	<b>2,177.6</b>	<b>100.0</b>	<b>100.0</b>	<b>2,586.9</b>	<b>18.8</b>	<b>100.0</b>	<b>2,695.1</b>	<b>4.2</b>	<b>100.0</b>

#### 4. Family Takaful: Valuation Result\*

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM Million	% Change	RM Million	% change	RM Million	% Change	RM Million	% Share	RM Million	% Change
PARTICIPANT'S SPECIAL ACCOUNT										
Participant's fund	2,670.20	15.7	3039.7	13.8	3690.8	21.4	4686.0	27.0	5364.4	14.5
(-) Valuation Liabilities	2,379.30	13.3	2479.6	4.2	2815.2	13.5	3672.9	30.5	3618.8	-1.5
<b>Surplus</b>	<b>290.90</b>	<b>40.1</b>	<b>560.1</b>	<b>92.5</b>	<b>875.6</b>	<b>56.3</b>	<b>1013.4</b>	<b>15.7</b>	<b>1745.6</b>	<b>72.2</b>
GROUP ACCOUNTS										
Participant's fund	484.20	86.9	590.3	21.9	877.7	48.7	822.7	-6.2	889.4	8.1
(-) Unearned Contributions Reserves	336.80	160.5	423.7	25.8	772.9	82.4	587.9	-23.9	569.8	-3.1
(-) Provision for Claims Incurred but yet to be submitted	31.50	49.3	21.7	-31.1	22.3	2.8	35.4	58.5	65.8	86.2
<b>Surplus</b>	<b>115.9</b>	<b>6.6</b>	<b>144.9</b>	<b>25.0</b>	<b>82.3</b>	<b>-43.2</b>	<b>199.5</b>	<b>142.4</b>	<b>253.7</b>	<b>27.2</b>

\* Based on calendar year figures

#### 5. Family Takaful: Statement of Assets

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Property, plant and Equipment	4.7	0.1	3.5	0.0	2.6	0.0	1.7	0.0	0.9	0.0
Investment properties	200.8	2.7	220.2	2.5	283.6	2.7	308.9	2.5	306.0	2.1
Financing	44.4	0.6	60.4	0.7	59.4	0.6	59.3	0.5	42.3	0.3
Investment										
- Government Islamic papers	632.5	8.5	682.4	7.7	1,095.2	10.4	1,891.3	15.2	2,231.1	15.5
- Islamic private debt securities and equities	3,382.0	45.4	4,291.4	47.4	5,334.5	50.6	6,626.8	53.2	7,935.2	55.2
- Other investment	303.0	4.1	371.4	4.2	503.9	4.8	629.4	5.1	637.3	4.4
<b>Total</b>	<b>4,317.5</b>	<b>58.0</b>	<b>5,273.2</b>	<b>59.2</b>	<b>6,933.7</b>	<b>65.8</b>	<b>9,147.5</b>	<b>73.4</b>	<b>10,803.6</b>	<b>75.1</b>
Foreign asset	56.2	0.8	28.5	0.3	34.5	0.3	21.3	0.2	8.6	0.1
Investment Account and Islamic money market	2,473.2	33.2	2,988.2	33.6	2,713.7	25.8	2,283.8	18.3	2,669.0	18.6
cash and Bank Balances	136.9	1.8	63.8	0.7	284.2	2.7	187.2	1.5	143.2	1.0
Other assets	211.5	2.8	261.4	2.9	224.6	2.1	451.4	3.6	404.6	2.8
<b>Total</b>	<b>7445.2</b>	<b>100.0</b>	<b>8900.1</b>	<b>100.0</b>	<b>10536.2</b>	<b>100.0</b>	<b>12461.2</b>	<b>100.0</b>	<b>14378.2</b>	<b>100.0</b>

## 6. Family Takaful: Income and Outgo

	2007		2008		2009		2010		2011	
<b>KEY INDICATORS</b>	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
<b>INCOME</b>										
Net Contribution	1,988.5	83.5	2,372.9	82.3	2,718.1	80.4	3,391.1	81.2	3,703.6	76.3
Net Investment Income	282.2	11.8	298.8	10.4	354.8	10.5	447.3	10.7	501.3	10.3
Profit On sale and Miscellenious income	111.8	4.7	164.9	7.4	307.1	9.1	336.4	8.1	647.5	13.3
<b>Total</b>	<b>2,382.5</b>	<b>100.0</b>	<b>2,836.6</b>	<b>100.0</b>	<b>3,379.9</b>	<b>100.0</b>	<b>4,174.8</b>	<b>100.0</b>	<b>4,852.4</b>	<b>100.0</b>
<b>OUTGO</b>										
net Certificate Benefits	534.7	22.4	632.0	21.9	904.0	26.7	1,599.6	38.3	1,659.3	34.2
Net Commission	187.1	7.9	315.4	10.9	432.2	12.8	508.8	12.2	582.6	12.0
Management Expenses*	194.3	8.2	229.8	9.4	331.7	9.8	441.3	10.4	457.0	9.4
Loss on Disposal Of assets and Other outgo	89.4	3.8	201.5	7.3	62.3	1.8	198.9	4.8	547.6	11.3
<b>Total</b>	<b>1,005.5</b>	<b>42.2</b>	<b>1,378.6</b>	<b>49.4</b>	<b>1,730.2</b>	<b>51.2</b>	<b>2,748.6</b>	<b>65.8</b>	<b>3,246.5</b>	<b>66.9</b>
<b>EXCESS OF INCOME OVER OUTGO</b>	<b>1,376.9</b>	<b>57.8</b>	<b>1,458.0</b>	<b>50.5</b>	<b>1,649.7</b>	<b>48.8</b>	<b>1,426.1</b>	<b>34.2</b>	<b>1,605.9</b>	<b>33.1</b>

Figures reflect expences borne by family takaful funds and inclusive of net bad and doubtful debts

## 7. Family Takaful: Average Size of Annual Certificates in Force

	2007	2008	2009	2010	2011
<b>KEY INDICATORS</b>	<b>RM</b>				
<b>CONTRIBUTIONS*</b>					
Individual	901	1,034	1,113	1,197	1,238
Group	58,850	69,188	96,204	120,311	188,115
<b>SUMS PARTICIPATED**</b>					
Individual	35,732	39,755	41,139	45,360	45,911
Group	6,950,418	12,232,366	17,098,421	19,192,708	26,167,699

\* Average size of contribution in force - contribution in force divided by numbers of certificates in force

\*\* Average sum of participants in force - sum participated in force divided by numbers of certificates in force

## 8. FAMILY TAKAFUL: AVERAGE COST OF ANNUAL CERTIFICATES IN FORCE\*

	2007	2008	2009	2010	2011
<b>KEY INDICATORS</b>	<b>RM</b>				
Individual	25	26	27	26	27
Group	8	6	6	6	7

\* Contribution per RM1,000 of sums participants in force

## 9. FAMILY TAKAFUL: KEY TAKAFUL INDICATORS

	2007	2008	2009	2010	2011
<b>Market Structure</b>					
No. of Registered Takaful Operators	8	8	8	9	11
No. of Agents	43843	60197	88895	74089	100308
Family	32987	44222	55898	42698	66338
General	10856	15975	32997	31391	33970
No. of Offices	154	157	104	197	204
No. of Employees	2863	2411	2499	2713	2846
<b>Net Contributions Income</b>					
Total (RM million)	2565.0	3025.1	3521.8	4421.8	4862.5
Combined Contributions (% of GNI)	0.4	0.4	0.5	0.6	0.6
Family (% of GNI)	0.3	0.3	0.4	0.5	0.5
General (% of GNI)	0.1	0.1	0.1	0.1	0.1
Per capita contributions (RM) on:					
Family	73.3	85.7	97.4	119.8	129.5
General	21.3	23.5	28.8	36.4	40.5
<b>Net Benefits and Claims Payments</b>					
Total (RM million)	753.3	866.1	1208.2	2109.1	2184.4
Family	534.7	632.0	904.0	1599.6	1659.3
General	218.6	234.1	304.2	419.4	525.1
<b>Takaful Fund Assets</b>					
Total (RM million)	8818.3	10569.4	12445.4	14720.4	16948.1
Family	7445.2	8900.1	10536.2	12461.2	14378.2
General	1373.1	1669.3	1909.2	2259.2	2569.9
% of GNI	1.6	1.5	1.9	2.0	2.0
% of total assets of the insurance and takaful industry	6.7	7.5	7.6	8.1	8.7